



Educating Tourists for Global Citizenship

A Microfinance Tourism Providers' Perspective

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Educating tourists for global citizenship: a microfinance tourism providers'

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AQ1 perspective

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ABSTRACT

Ethical tourism initiatives have increasingly been framed as tools to educate tourists about global citizenship (GC), yet it is unclear how these initiatives are conceptualised, planned and implemented by tourism providers. This paper focuses on a form of ethical tourism known as microfinance tourism (MFT). It critically explores MFT providers' perspectives on what constitutes the goals of educating tourists about GC and how MFT can be designed and implemented to achieve these goals. The study adopted a qualitative approach utilising in-depth interviews with 12 key informants from 6 MFT organisations in Tanzania, Mexico, Jordan and Vietnam. The results reveal that MFT providers rely on an experiential learning process to educate tourists. However, as part of this learning process, MFT initiatives are located on a continuum, constituting those initiatives designed to increase tourists' compassion and philanthropic actions (i.e. 'thin' GC) through to those initiatives seeking to build solidarity and global discussions between tourists in order to challenge the structures that perpetuate global injustice (i.e. 'thick' GC). These results highlight the diversity of tourism providers' perspectives pertaining to GC, the effect diversity has on the design of tourism initiatives and the resultant outcomes of GC education utilising ethical tourism.

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Introduction

The concept of global citizenship (GC) has a long history, which can be traced back to Socrates' notion of 'citizen of the world' and the cosmopolitanism of Enlightenment philosophers (Nussbaum, 2002; Parekh, 2003). In the last few decades, the rise of globalisation and the sustainable development agenda has prompted renewed philosophical and practical interest in GC. Its contemporary meanings have advanced from the simple notion that all human beings belong to a shared moral community, to incorporate a call for citizens to build awareness of their own and others' roles within an interconnected global context; to take responsibility for their actions; and to take actions towards development outcomes that are socially, economically, environmentally and politically just and sustainable (Dobson, 2003, 2006; Lapayese, 2003; Shultz, 2007).

In line with this trend, many ethical tourism initiatives have been promoted as tools to educate tourists about global issues and to foster an awareness that their tourism activities can create a better world (Butcher, 2015; Palacios, 2010; Pritchard, Morgan, & Ateljevic, 2011; Wearing, 2001). However, claims of their effectiveness remain largely unsubstantiated due to a lack of empirical

research (Lyons, Hanley, Wearing, & Neil, 2012). Empirical studies have tended to overlook tourism providers' perspectives and little is known regarding how diverse tourism providers conceptualise, design and implement ethical tourism initiatives that will achieve the goals of GC education (Phi, Dredge, & Whitford, 2013). Arguably, this research-practice gap not only generates problems for the development of existing and new ethical tourism initiatives, but it also contributes to heightening scepticism surrounding tourism's potential for fostering GC (see e.g. Lyons et al., 2012; Tiessen & Huish, 2014).

This paper aims to critically explore GC education from the tourism providers' perspective. Three main questions guided the present study: What are the tourism providers' perceptions of GC education and its goals? What are the underlying factors that underpin the educational process in ethical tourism? And how do these diverse perceptions translate into the design and implementation of ethical tourism initiatives? To address these questions, we utilised a qualitative case study of microfinance tourism (MFT), which is a relatively new form of ethical tourism specifically developed to address global poverty issues by increasing tourists' awareness and actions (Sweeney, 2007).

The research was based on the premise that tourism providers have significant influence in the planning and implementation of ethical tourism initiatives and therefore play a key role in determining the outcomes of GC education. By advancing our understanding of providers' perspectives, this paper contributes to debates on how tourism can be used to educate tourists of GC. It also assists ethical tourism planners and providers, especially MFT providers, to better understand the complexity of GC education. This information can then, in turn, facilitate the development and implementation of initiatives that more effectively utilise and promote the values of GC to tourists.

Tourism and GC education: the gap in providers' perspective

GC, tourism and education are increasingly linked for a number of reasons. These include growing tourism's contribution to globalisation and increased global mobility, which in turn increases exposure of tourists (generally from developed economies) to poorer populations; increased awareness of others and differences in health, welfare, education, economic conditions; and heightened awareness of the interconnectedness of social, environmental and political issues that transcend geographical borders (Balarin, 2011; Carter, 2013; Lyons et al., 2012; Munar, 2007). Early research on tourism and GC often focused on social-cultural impacts of tourism manifested through host-guest relationships and made a number of positive claims regarding how tourism can help to enhance international and cross-cultural understanding between individuals and nations, and promote global harmony and peace (e.g. Ketabi, 1996; Levy & Hawkins, 2010; Matthews, 2008). Along with the advancement of globalisation and GC theories, there have also been recent calls to also explore tourists' political power (e.g. Cameron, 2014; Munar, 2007). For instance, Munar (2007, p. 111) argued that:

A tourist without a political dimension, without rights and duties, can never be the ground for sustainability. It is an issue that is not only about conserving the environment or enhancing the local culture, but fighting for human dignity.

The transformational approach to tourism acknowledges that 'in both the North and South, there exist concentrations of wealth and power along with increasing poverty and exclusion' (Shultz, 2007, p. 255) and it embraces the notion that tourists are political actors. There is thus a growing global consensus over the need for citizens, regardless of their nationality, social status and level of privilege, to share responsibility for actively addressing global social justice and help

improve the lives of the poor and marginalised (McGrew, 2000). Therefore tourists are no longer seen merely as global consumers but rather, they become caring global citizens that have a responsibility to address global concerns (Donyadide, 2010).

One of the most common ways for tourism to bring global concerns to tourists' attention is via 'ethical' tourism initiatives (e.g. volunteer tourism, justice tourism, MFT), where educating tourists of GC is often claimed to be an end goal. Advocates of these initiatives claim a range of positive outcomes can be realised including increasing tourists' compassion and understanding towards disadvantaged and marginalised groups (Gartner, 2008; Scheyvens, 2002, 2012; Wearing, 2001); raising awareness of, and commitment to, combating existing unequal power relations (Devereux, 2008; Wrelton, 2006); and building networks that promote activism and new social movements (Higgins-Desbiolles, 2011; McGehee, 1999; McGehee & Santos, 2005).

There is, however, a growing stream of literature that critically questions the role of tourism in fostering GC (e.g. Bianchi & Stephenson, 2013; Butcher, 2015; Butcher & Smith, 2010; Lyons et al., 2012; Sin, 2009; Tiessen & Huish, 2014). In what Butcher (2003) terms 'the moralisation of tourism', tourism consumption is given a moral agenda, promoted as a form of social action and an important solution in addressing underdevelopment and poverty issues in the developing world. This moral agenda encourages tourists to take small actions through their lifestyle and consumption choices, but these directives rarely involve educative elements that awaken tourists to their political power and responsibilities (Butcher & Smith, 2015). Put simply, GC education in tourism is frequently divorced from power and politics, which are key factors in addressing the root causes of global issues such as poverty. Hence, far from the promise of creating responsible global citizens, ethical tourism activities often result in the simplification of development and the fostering of tourists' unrealistic expectations about the extent to which their lifestyle choices/actions can help to address developmental issues (Baptista, 2012; Guttentag, 2011; Hutnyk, 1996; Lyons et al., 2012; Raymond & Hall, 2008; Vodopivec & Jaffe, 2011).

This debate over tourism and GC heightens the need for more empirical research on the impacts of ethical tourism initiatives on tourists, the design and implementation of such initiatives and the capacity of such initiatives to effectively educate tourists for GC, as opposed to education about GC. This distinction is important and will be developed later in the paper, but for now the latter (education about GC) can be understood as a more

superficial transfer of information about the consequences of poverty. The former, (education for GC), conveys a deeper action-oriented commitment, and a more self-reflexive engagement with poverty's root causes and how one can become part of a social movement to address the poverty issue.

The literature generally focuses on the latter, describing tourists' perspectives, investigating the change in their values and actions after participating in ethical tourism (e.g. Broad, 2003; Brown & Morrison, 2003; Campbell & Smith, 2006; McGehee & Santos, 2005; Sin, 2009; Wearing, 2001; Zahra & McIntosh, 2007). How ethical tourism helps to foster GC has also been explored through the tourists' lens, which often attributed GC education as not intentionally organised or planned, but rather as a by-product of tourists' direct (and in volunteer tourism's case, prolonged) experience in the destination (Coghlan & Gooch, 2011; Tiessen & Huish, 2014; Wrelton, 2006). To date, little attention has been given to the contributions made by ethical tourism providers to foster tourists' commitment to and understanding of GC, despite their significant role in planning and implementing ethical tourism initiatives. Consequently, little is known about how tourism providers perceive the need for, and the goals of GC education, or their perceptions of how ethical tourism initiatives should be designed and implemented to achieve the goals of GC. The next section provides rationale for the selection of MFT as a case study to explore ethical tourism providers' perspectives on educating tourists of GC

MFT case study background

The idea of MFT was first conceptualised by Trip Sweeney in his seminal article explaining how the combination of microfinance (i.e. the provision of microloans and other financial services to poor populations) and tourism could serve as a much needed ethical initiative designed to advance poverty alleviation and GC education (Sweeney, 2007). Since 2008, six MFT organisations and operational models have been set up in Mexico, Tanzania, Jordan and Vietnam (see Table 1).

Table 1. Microfinance tourism providers.

Name	Location
Fundación En Vía	Oaxaca, Mexico
Investours Mexico (now Human Connections)	Puerto Vallarta, Mexico
Investours Tanzania	Dar es Salaam, Tanzania
Microfinance and Community Development Institute (MACDI)	Hanoi, Vietnam
Bloom Microventures	Hanoi, Vietnam
Zikra Initiative	Amman, Jordan

In essence, MFT facilitates an opportunity for tourists to experience microfinance in action by paying a visit to a small group of poor local micro-entrepreneurs operating in their daily environment. The MFT process typically starts with a local micro-entrepreneur who wishes to receive a free or low-interest micro-loan for income-generating activities. A small group of tourists are then brought to the local area via an organised tour and are hosted at the potential borrowers' houses. Tourists can enjoy hands-on local cultural activities provided by local people, while also learning about poverty issues and about microfinance as a means for poverty alleviation (Bloom Microventures, 2016). The majority of MFT providers concurrently deliver both microfinance and tourism programmes (i.e. Bloom Microventures, MACDI, Fundación En Vía and Zikra Initiative), while a few choose to only run the tours and partner with local microfinance institutions for microfinance activities (i.e. Investours Tanzania and Mexico). Depending on the models of operations, profit derived from the microfinance tours will be used either to fully subsidise interest rates for the microfinance institutions' loans, or turned into a low-interest microloans which will be repaid and recycled to assist more poor families in the area to improve their lives (Fundación En Vía, 2016; Investours, 2016).

As a typical ethical tourism initiative that was designed to foster GC among tourists (Phi et al., 2013), MFT seeks to capture the ever-increasing number of responsible/ethical tourists who would like to assist with various local developmental needs (Butcher, 2003). Currently, these tourists often find themselves with limited options and usually engage by way of philanthropic monetary donations, or labour and skill transfer in volunteering projects. These forms of aid are often criticised as creating dependency and bring only limited short-term impacts on people living in poverty or impoverished communities (Polak, 2009; Taplin, 2014). MFT intentionally captures the profit generated from tourism activities in impoverished areas and channels it into financial services that directly and more sustainably support individuals and communities living there. Tourists are provided an opportunity to experience the value of local 'empowerment and progress', through 'observing and supporting the small, significant successes of people in poverty who are moving hopefully forward' (Sweeney, 2007, p. 1). By providing 'something new' in the market, MFT can also attract growing numbers of tourists looking for alternative or direct tourism experiences with local communities (Novelli, 2005), especially those who are growing cynical of the mooted benefits of volunteer tourism.

MFT providers mainly focus on delivering short day-trips and occasionally overnight microfinance tours. This differs remarkably to volunteer tourism, where GC

tends to be fostered rather naturally via tourists' prolonged stay in the destination. Microfinance tours' short duration makes it easier for tourists to participate in MFT as part of their overall travel experience in a destination. However this time constraint heightens the need for educational elements to be clearly embedded as part of the tour designs to effectively educate tourists of development issues, and encourage their further engagement in poverty alleviation. Thus, tourism providers' roles in fostering GCs are very pronounced in MFT initiatives. Additionally, the wide geographical distribution of the identified MFT providers also helped to enrich the case and enhance the diversity of the findings.

Data collection and analysis

Data collection strategies sought to gather information about tourism providers' perspectives on GC education. Semi-structured in-depth interviews with 12 respondents from six MFT organisations across four countries were undertaken to explore the multiple viewpoints regarding the conceptualisation, planning and implementation of MFT to foster GC (see e.g. Jennings, 2010; Stake, 2010). This enabled those respondents who were experiencing the phenomena to discuss the issues from their perspective and to explore the issues in depth (Boyce & Neale, 2006). Information solicited from respondents focused on three main lines of questioning:

- (1) What are MFT's goals in educating tourists of GC?
- (2) What are the unique MFT characteristics/features which helps MFT to achieve these goals?
- (3) Are there any implementation issues which obstruct MFT achieving the goals?

To conduct the interviews, communication technology such as Skype (internet video calls) or telephone was utilised as a low cost and practical solution to the wide geographical distribution of respondents in global MFT (Gray, 2009). Interviews took place between October 2014 and February 2016. The key informants were purposively selected as they were 'influential, prominent or well informed people in an organisation', who have the potential to provide the researcher with detailed information and insights regarding the organisation's activities and impacts (Marshall & Rossman, 2011, p. 113). Because all MFT organisations were very small in size (ranging between 2 and 5 staff), the 'key informants' were extended to include original founders of the MFT programme/organisation, current and previous director(s)/board of directors, key managers and other key staff who have been directly involved in the planning/implementation of MFT. Table 2 reveals the

Table 2. List of informants.

Name	Position	Gender	Mode of interview
Interview 1	Business development intern	Male	Skype
Interview 2	Founder/Board of directors	Male	Phone
Interview 3	Founder/Director	Female	Face-to-face
Interview 4	Director	Female	Skype
Interview 5	Founder/ Board of directors	Female	Skype
Interview 6	Chief operating officer	Female	Skype
Interview 7	Business development officer	Female	Skype
Interview 8	Business development manager	Female	Face-to-face
Interview 9	Operations manager	Female	Face-to-face
Interview 10	Founder/Chief operating officer	Male	Skype
Interview 11	Director	Male	Phone
Interview 12	Founder/Director	Female	Skype

characteristics of the informants so that the information they provide can be contextualised in the analysis below.

Interview durations varied between 60 and 90 minutes. Interviews were audio recorded with consent from the respondents and later transcribed to ensure accuracy of data. Thematic analysis, a process widely used for data analysis in qualitative research (see e.g. Braun & Clarke, 2006; Bryman, 2004) was applied to analyse the interviews. Thematic analysis involves the identification and reporting of key patterns and themes that 'capture something important about the data in relation to the research question' (Braun & Clarke, 2006, p. 82). Thematic analysis thus enables the researcher to reduce the general dataset into rich stories and thick descriptions that are important features of a case study research design (Ryan & Bernard, 2003). The results of data analysis revealed MFT providers in relation to their perspectives of GC could be located on a continuum ranging from 'thin' to 'thick' GC education.

MFT providers' goals for GC education

The 'thin-thick' GC education continuum

In the above discussion, a distinction was identified between education *for* GC ('thick' GC education) and education *about* GC ('thin' GC education). The former conveys a deeper and more reflexive style of education wherein tourists question both how their own actions contribute to the poverty problem, as well as what might be their own political power to address poverty alleviation. The latter describes a thinner and more superficial education that does not incite deeper engagement with the issues or tourists' own political power.

A key goal that the majority of MFT respondents share is to foster tourists' compassion towards people living in poverty, which would lead them to take philanthropic actions to support poverty alleviation. Respondents 4 and 10, for example, stated:

I feel that the most important thing with any non-profit initiative, any vision for the future for me, is compassion - people having compassion for each other; people coming from a place of understanding and mutual respect [Respondent 4]

Like if they [tourists] go back to their countries, they may talk about it, they may be inspired to do something for the local charity there. In their communities they may be inspired to donate to another project; I think that's something that a project such as ours propels. [Respondent 10]

This perspective on GC education reflects what Cameron (2014, p. 31) termed 'thin' GC. The notion of 'thin' GC is closely linked to the ancient Greek ideology of cosmopolitanism, which argues that all human beings belong to a single community based on a shared moral responsibility. A 'thin' cosmopolitan citizenship would signal each individual's moral responsibilities to help other human beings, regardless of their nation-state (Nussbaum, 2002).

Leveraging an individual's general sense of compassion, 'thin' GC is often divorced from politics and political action. Instead, an individual's desire 'to help' can be facilitated by private organisations and NGOs (such as MFT organisations) through the provision of ethical and/or charitable products and services (Butcher & Smith, 2015). An individual's consumption of these products generally fulfils their sense of responsibility 'to do something' (Standish, 2012). In the MFT case, many respondents also articulated a depoliticised perception of poverty alleviation in which poverty was regarded as 'the lack of assets and material resources' [Respondent 3] or the lack of basic needs/capabilities such as 'education, food, and access to healthcare' [Respondent 10]. In essence, these respondents have compassion for people less fortunate than themselves and usually help by providing relief through various aid outlets, without thinking about what constitutes the real root cause of poverty. Thus, the 'thin' GC perspective reflects the need to focus on developing MFT initiatives that will encourage tourists to provide direct assistance to poor populations through the purchase of microfinance tours and further donations in the areas they visit or in their hometowns.

'Thin' GC focuses on an externalised, instrumental view of moral responsibility, while 'thick' GC embraces the notion of politics, where each individual is seen as having a political and deeply relational view of responsibility to address global injustice and create a more equal ground for all human beings to define their own development (Andreotti, 2014). Dobson (2006) noted that a 'privileged' population who possess power to travel extensively, currently occupy the global space.

Furthermore, while most of these individuals do not directly or intentionally create poverty, they are still held responsible for simply participating in, rather than challenging the systems that benefit themselves at the expense of others (e.g. by consuming goods/services produced by cheap labour) (Matthews, 2008; Pogge, 2002).

In the MFT case, respondent 7 also cited 'the domination of international corporations' and 'the aid/development orthodoxy' as key global structures that 'reinforce and perpetuate poverty conditions'. Additionally, respondent 5 asserted that 'the problem is that we're normally coming up with this wide solution of what we think people really need and want'. One of the key goals for GC education under 'thick' citizenship is to create a new form of a global political community that is more inclusive of diverse discourses and voices (Linklater, 2006). In addition, there is a need to communicate to the 'privileged' tourists that their primary obligations are not only to assist people living in poverty, but also to work for the reform of global institutions that perpetuate unjust practices (e.g. World Trade Organisation, International Monetary Fund) and harmful models of development (e.g. top-down approaches that ignore local needs) (Cameron, 2014). In the case of MFT, respondent 2 expressed similar goals for building a global political community and of fostering tourists' activism through MFT:

I think what we're doing is we're building a constituency of people who care a lot about the cause of poverty alleviation, and are actively involved in the community that they visit but also more broadly we want them to become a sort of community of people around the world who engage with these issues on a much higher policy level [Respondent 2]

A more active learning process was emphasised by respondent 2, where tourists were assisted by tour guides and the MFT organisation to achieve a higher level of critical reflection and engage in broader dialogue that connects local-global issues and their actions/inactions both during and after the tours. Respondents 2's perspective therefore is aligned with the concept of 'thick cosmopolitanism' (Cameron, 2014, p. 30) or 'republican citizenship' (Butcher & Smith, 2015, p. 101), which calls for every tourist to participate in informed and sustained political actions aimed at ending the suffering of others.

Returning to the idea that 'thick' and 'thin' GC education exists on a continuum, the analysis revealed a very textured variegation of positions between these two contrasting ends. The respondents' perspectives revealed that education for/about GC exists and includes a number of elements shown in Figure 1 (e.g. political power, locus of power, action orientation, perception of

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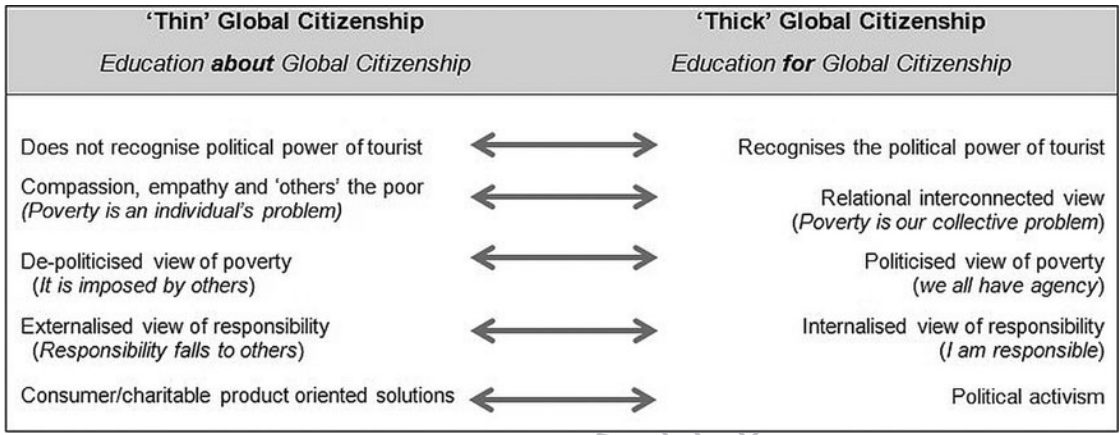


Figure 1. Thin and thick GC education.

responsibility, etc.). Moreover, while 'thin' and 'thick' descriptions help to anchor the end points on the continuum, it is important not to overgeneralise and treat 'thick' and 'thin' as homogenous positions occupying polar opposite positions on this continuum. Figure 1 depicts the various elements of 'thick' and 'thin' that were revealed in this study.

MFT providers' perceptions on the GC education

Advocates of ethical tourism initiatives often refer to experiential learning as the key pedagogy for GC education (e.g. Brigham, 2011; Raymond, 2008; Rennick & Desjardins, 2013; Tiessen & Huish, 2014). 'Experiential learning' is defined by Kolb (1984, p. 41) as 'the process whereby knowledge is created through the transformation of experience'. Kolb placed special focus on personal experience as the key that gives 'life, texture, and subjective personal meaning to abstract concepts' (Kolb, 1984, p. 21). He also identified four main stages of an experiential learning cycle where *concrete experiences* are seen as the crucial first step for the learning process. *Reflections* on these experiences then give rise to *abstract conceptualisation* (i.e. new insight or modifications of existing concepts), from which *implications for actions* emerge (Kolb, 1984).

In addition to Kolb, Schon (1983) and Mezirow (1991) have contributed important perspectives on the adult experiential learning process. For instance, Schon's (1983) 'learning-in-action' and Mezirow's (1991) transformative learning theories argue that for transformative changes to happen, the concrete experiences should have an element of a 'surprise' (Schon) or a 'disorientating dilemma' (Mezirow) in order to kick-start the process of challenging the attitudes, beliefs and experiences of learners. These authors also put more focus on

the reflections (i.e. to think critically about the experiential activities) and dialogues (i.e. sharing one's experience/perspectives and listening to others) that take place during or after the experience. In other words, the interpretation and meaning attributed to the experience, rather than the experience itself is the key to enduring an individual's change in beliefs, attitudes and actions (Kirillova, 2015). MFT respondents in this study also revealed various key elements of this type of experiential learning.

Creating personal encounters (concrete experience)

Experiential learning emphasises the importance of providing the non-poor with opportunities to engage in concrete experiences with poorer populations. This type of concrete experience has been promoted in various ethical tourism initiatives (e.g. volunteer tourism, justice tourism, study abroad and occasionally slum tourism), where well-off tourists (often from developed countries) can visit and interact with the impoverished communities (Coghlan & Gooch, 2011; Scheyvens, 2012; Wearing, 2001). Similarly, MFT providers in this study identify 'creating personal encounters' as a key element for MFT. Respondent 12 viewed microfinance tours as 'helping to put a human face to what poverty looks like', while respondent 10 noted that MFT helps to facilitate a powerful 'first encounter' between people who are 'worlds apart'. He stated:

The idea was that you've kind of established the first connection between two groups of people who are normally like worlds apart; like not only geographically but also in terms of their income, in terms of their education; in terms of their background. But you've created this first encounter; that's a very powerful thing that you can build upon. [Respondent 10]

Furthermore, respondents also stressed the 'personal' nature of these encounters as being important for GC education. Respondent 10 for instance, believed that 'What makes this very different is, let's call this "personal connections" that you are creating'. As tourism becomes increasingly commercialised, the community's commodified 'front stage' has long been the most common tourism setting (MacCannell, 1973). This is the space where tourists and the host merely observe each other from afar (e.g. see the tourist gaze; Urry & Larsen, 2011, and the host gaze; Moufakkir & Reisinger, 2013). Many researchers therefore have stressed the role of ethical tourism initiatives in providing tourists with interpersonal encounters that move beyond the simple 'gaze' (e.g. Chambers, 1983; Scheyvens, 2012; Wearing & Neil, 2000). Using examples of mass tourism and voyeuristic slum tours, MFT respondents also indicated that an impersonal tourism encounter would not qualify as a concrete experience for GC education purpose. In response, MFT providers provide tourists with the 'honour and privilege' [Respondent 12] to be 'invited into a local home or kitchen' [Respondent 9] and have personal conversations, 'going back and forth' with the hosts [Respondent 10].

Microfinance as new setting for tourism experience (surprise/disorienting dilemma)

The integration of microfinance in the tourism experience was seen by MFT respondents as providing an appropriate setting for challenging tourists' pre-conceptions regarding poverty and poverty alleviation. Respondents noted that many tourism initiatives tend to reinforce pity and stereotypes by exploiting 'overwhelmed images of poverty', where tourists or donors are taken to see 'a poor person with nothing', 'someone without slippers to walk on, or without food to eat' [Respondent 9]. Tourists who engage in ethical tourism initiatives are also frequently exposed to the sub-text of 'giving', 'saving' and 'helping' people living in poverty (Baptista, 2011; Sin, 2009).

In contrast, the traditional charitable act of one party 'giving, handing the money' [Respondent 5] or other forms of support (i.e. labour/material), to the other party is eliminated in MFT. Tourists are offered a quality tourism experience 'that's worth the price that they pay', in separation to the 'good cause' of poverty alleviation [Respondent 8]. Importantly, people living in poverty are not portrayed as 'the needy other' (Baptista, 2011, p. 663) in MFT. Through micro-loan investments, the tours help to showcase their strengths, commitment and efforts as microfinance clients, who work hard to improve their lives and to repay the capital they

borrow. Thus the microfinance setting in MFT can be seen as a surprise or disorienting dilemma for tourists and provides the starting point for them to reflect on their assumptions about poverty and poverty alleviation. The comments of respondents 5 and 12 best summarise this idea:

I think one very important difference that we were doing is to take away this mindset of people helping people ... you know, many times you can get a lot more from the locals than you can get from outside. So the help wasn't going directly from the tourists to the people, they're actually lending the money, so local people had the dignity part in it as well [Respondent 5]

I think what our program does that is different from other programs that tourists may do is that they see that sort of strengths of the people, of the borrowers. They see that they have ideas, they see that they are hardworking, they see that they are committed, and this sort of agent of their own change [12]

Overall, MFT respondents' unanimously perceived microfinance tours as providing tourists with a concrete personal experience and disorienting dilemma (Mezirow, 1991) that triggers the GC education process. Importantly, it is this experiential learning component of the education process that appears to make a difference.

Tour guides' roles in assisting tourists' reflections and dialogues

Reflections and dialogues are integral elements of experiential learning. Several authors have argued that high level of critical reflection, along with active dialogue with diverse parties, is more likely to result in tourists building new insight and undergoing transformative changes (see e.g. Jacobson & Ruddy, 2004; Malinen, 2000; Mezirow, 1991; Percy, 2005). In this case study, MFT respondents emphasised the tour guides' roles in assisting tourists with this process of reflection and dialogue-building. However, the level of reflection and dialogue that tour guides are required to foster differed between some MFT respondents who facilitated 'thin' GC compared to other MFT respondents who facilitated 'thick' GC goals.

Many MFT respondents expected tourists who had dialogue with people living in poverty and also had a direct experience of their daily environment would allow those tourists to self-reflect on their previous assumptions regarding people living in poverty and develop more compassion for them. Respondent 4 commented:

I think the idea is that if you are able to meet people from other cultures, experience other ways of life, understand some of the struggles that other people face, then it

fosters a greater awareness and cultural understanding that leads to more compassion. [Respondent 4]

From this perspective then, a major role for MFT tour guides is to 'facilitate the conversations between tourists and borrowers' [Respondent 6]. In particular, they need to 'set ground rules' for tourists' behaviours, perform 'cross-cultural translation – not only translating words but translating certain ideas or having cultural awareness of both sides' [Respondent 10], and 'make sure that the borrowers are comfortable and are able to tell their stories' [Respondent 12]. Besides assisting tourists to build dialogues with people living in poverty, MFT tour guides are seen as playing a more passive role, 'just let the people experience for themselves' [Respondent 10] and assist tourists' self-reflections by 'answering any questions they may have' [Respondent 9].

Heron (2011) argued that simply allowing tourists to self-reflect through interactions with people living in poverty is insufficient to achieve the goal of 'thick' GC education. Rather, to foster a more critical reflection process and build broader insight, ethical tourism organisations should actively engage tourists in critical reflection and dialogue that promotes linkages of 'causal responsibility'. This line of self-reflection links their actions or non-actions with the conditions of the people they visited and who are living in poverty (see Dobson, 2006; Tiessen & Huish, 2014). The emphasis on causal responsibilities, duties and obligations are seen as much stronger motivators for 'thick' GC actions (i.e. political activism) compared to simply appealing to tourists' compassion and sense of humanity (Dobson, 2006; Linklater, 2006).

The perceptions of respondent 2 were grounded in thick 'GC' values, suggesting that MFT tour guides should play a more active role to 'really engage the people that are travelling in discussions', for example:

Through the tour, in the introduction and especially in the final debrief, talk to them about the more challenging issues of, kind of an intersection between tourism and development and poverty. Ask them to grapple with some of the more difficult challenges that we, as an organization, are facing. Ask them 'do you think it's ethical for you to come in to this community and do X Y Z'? [Respondent 2]

By encouraging tourists to openly share and/or discuss their experiences and perspectives, MFT tour guides can assist tourists to learn from their peers, instigating a form of collaborative learning that is crucial to broaden one's insight and challenge their world views (see Coghlan & Gooch, 2011; Cranton, 1994). Concurrently, MFT tour guides can direct the dialogue towards the broader ethical issues of global poverty and

development and this can assist each tourist to reach a higher level of critical reflection beyond the local context and the people they visit, towards reflection on the unequal power relations between the well-off tourists and local communities, as well as considering the deeper structural causes of poverty.

Respondent 2 also noted that educational processes that help to foster 'thick' GC requires 'connotations and mental energy' from the tour guides. In addition, he also highlighted the need to 'better educate our tour guides in ethical issues'. For MFT tour guides to become effective facilitators of ethical dialogue between tourists and assist them to critically reflect beyond the context of microfinance tours, the MFT providers should 'have even more sophisticated training' which enables the tour guides to not simply 'bring up' but also 'know how to deal with and discuss these issues' [Respondent 2].

Overall however, MFT respondents reported that the tourists' reflections and dialogues facilitated by MFT tour guides generally lead to positive GC education outcomes such as a change in awareness and intentions, which can occur before concrete actions are taken in the next stage of the experiential learning cycle. For instance, Respondent 10 recalled notable changes in tourists' awareness regarding poverty at the end of the tour:

We have cases where you could really see that people who came in with a certain mind-set in the morning, left with a different mind-set in the evening. I think that's very powerful and that's something which makes MFT so different from microfinance, and also which makes microfinance tourism different from classic tourism. Just this kind of combination of raising awareness. [Respondent 10]

Respondent 2 also reported tourists' positive intentions following the tour were a direct result of new insight gained from the experiential learning experiences:

So first of all, I remember them articulating how powerful the experience was, but what showed us more was the fact that they kept reaching out and asking how they could do more. [Respondent 2]

MFT respondents' comments are supported by Nance's (2013) survey of 88 microfinance tourists in Mexico. This research reported tourists' strong intention to continue poverty alleviation actions after participating in MFT. Importantly however, Ballantyne, Packer, and Sutherland (2011) argued that it would be unlikely for the cycle of experiential learning to be completed during short tours and therefore, tourism organisations should provide tourists with post-tour support that

encourages the ongoing development of reflection, dialogue and insight. Furthermore, tourists are more likely to act if they are given clear suggestions and opportunities on suitable courses of action (Ballantyne et al., 2011; Coghlan & Gooch, 2011). This earlier finding was also found in MFT respondents. For instance, Respondent 1 stated: 'I think it will be more effective if at the end of the day there is "a call for action" following the tour'.

MFT providers' post-tour support (reflections, dialogues and actions)

While most MFT respondents emphasised the importance of post-tour support in extending tourists' processes of reflection, dialogue and action, not surprisingly, respondents who perceived 'thin' GC goals identified the need for MFT organisations to provide different forms of post-tour support to those who perceived 'thick' GC goals.

The majority of MFT respondents articulated two main forms of support for tourists post-visit: (1) providing follow-up updates of borrower conditions; and (2) donation opportunities. First, MFT respondents showed attempts to develop solidarity between tourists and the local people by 'sending guests once every few months a few photos or short video clips about the borrowers' [Respondent 9]. These updates also served to remind tourists of their microfinance tour experience, in turn fostering further personal reflections and dialogues/sharing of the experience with others. Second, tourists were given options to continue their involvement with local poverty alleviation through online donations via the MFT organisations' websites. This is in line with Nance's (2013) suggestions that MFT organisations could increase the financial contribution per tourist by offering them immediate opportunities to donate and/or 'sponsor' other local micro-entrepreneurs. Both forms of post-tour support focus on increasing tourists' compassion and philanthropic actions to directly support people living in poverty. These are considered to be goals of 'thin' GC education.

In addition to the above post-tour support, respondent 2 also advocated for the development of an 'online global platform' which connects 'individuals and organisations who care about poverty alleviation and MFT'. The provision of an online global platform as part of post-tour support emphasises a MFT organisation's attempt to build solidarity among the tourists themselves, as well as between tourists and the broader civil society (e.g. local communities, NGOs, governments at different levels, tourism and microfinance organisations) to collectively take action to address the root causes of global poverty. Through this platform, tourists are encouraged to contribute their experience and

ideas to a 'global discussion around microfinance, poverty, sustainable tourism etc' as 'informed participants' – 'people in countries around the world who have seen and experienced not just poverty but, more importantly, techniques in poverty alleviation' [Respondent 2]. Arguably then, the provision of a MFT online platform as post-tour support not only allows tourists to collectively take action to improve critically reflexive discourses on global poverty, it could also 'lead to improved policy' [Respondent 2]. Post-tour support could also serve to maintain the flow of critical reflection, dialogue and increased insight regarding poverty causes and poverty alleviation that were fostered during the tour. This form of post-tour support is therefore instrumental in achieving MFT's 'thick' GC goals of creating a global community that can 'act as a constituency for promoting actions against poverty in a myriad of ways' [Respondent 2].

Ironically, for Respondent 2's visions of building a global community for MFT and a global discussion surrounding poverty issues to be realised, MFT needs to grow and expand to become a global phenomenon, yet only one MFT organisation is currently pursuing this goal. MFT respondents' heavy focus on providing a MFT experience that fosters 'thin' GC is unsurprising, given that tourism is still predominantly a global industry which seeks to satisfy tourists' demand. Respondent 4 acknowledged this broader tourism context and stated that 'It's a tour, so it's meant to be an enjoyable experience, there's only so much information you can provide'. Respondent 9 noted that a 'more gentle version' would allow microfinance tours to appeal to 'a wider audience', including 'those who are not self-identified as being socially conscious or being responsible' [Respondent 9]. This is important for MFT organisations' financial sustainability and survival as their key revenue comes from tourism activities to support the whole operation (including the microfinance activities that directly support local people living in poverty).

Arguably however, without the integration of interventions to foster a higher level of critical reflection and broader dialogue from tourists (at least during the tour), MFT runs the very high risk of sending out simplistic/reductive messages about poverty and development. While microfinance is promoted as a key solution to poverty in MFT, microfinance itself represents a neoliberal approach to poverty alleviation, underlined by the assumption that poverty can be resolved simply by integrating people living in poverty into the market (Dini & Lippit, 2009). This use of market logic conveniently draws attention away from deeper causes of poverty, with a focus on calling for more donations of capital into microfinance sector to realise poor people's market potential (Harrison, 2008). Tourists' consumption of

microfinance tours or their following philanthropic actions therefore would still mainly serve to make them 'feel good about themselves' or 'feel like they're making a difference' [Respondent 6], whilst not helping them in anyway to develop deep insight of, or take actions to, address poverty's root causes (e.g. the system of privileges that allow them to retain their 'superior' or 'luckier' positions to the people they visit – Sin, 2009).

Conclusion

This paper has explored the perspectives of ethical tourism (e.g. MFT) providers' in relation to GC education. The case study of MFT has demonstrated that these ethical tourism providers possess very diverse perspectives regarding what constitutes GC and the goals of GC education. These diverse perspectives heighten the complexity surrounding ethical tourism providers' efforts to educate tourists about GC. Different providers tend to conceptualise and implement different approaches to the education process which ultimately affect the outcomes of ethical tourism education.

Overall, MFT providers within this study relied on an extended experiential learning process to educate tourists of GC that extended beyond the duration of the microfinance tour. MFT respondents generally agreed that the integration of microfinance into the tourism experience provided a unique context for personal encounters between tourists and people living in poverty. Microfinance settings also provide the necessary surprise/disorienting dilemma that triggers the tourists' process of questioning previous assumptions regarding poverty and poverty alleviation. However, MFT respondents differ in terms of the perceived types of interventions that the MFT organisations should carry out to assist tourists in their learning process. It has been shown that these differences are rooted in the respondents' diverse perceptions regarding what constitutes GC and associated goals.

The results of this research highlight the current state of the ethical tourism market in relation to GC. The results of this case study corroborate the view that it is dominated by programmes and initiatives characterised by 'thin' GC (Tiessen & Huish, 2014). Framed by 'thin' GC goals, the majority of respondents conceptualised and implemented a passive learning process which allows tourists to self-reflect through observing and having conversations with people living in poverty. The results suggest that on one hand, ethical tourism may focus on tourists' role as active agents of social change. Yet on the other hand, tourists are often provided with depoliticised, fragmented and simplistic information of global issues, which result in actions that perpetuate voluntaristic/philanthropic

approaches and unrealistic expectations regarding contributions to address global concerns.

Therefore, it is important for all key stakeholders involved in GC education through tourism (e.g. tourism providers, tour guides, tourists, funding organisations such as universities and development agencies, local communities, and governments) to be informed of the different perspectives regarding GC and make conscious decisions on the goals and practices of fostering GC. Ideally, GC education for these stakeholders will push them to the 'thick' end of the continuum. However, even if ethical tourism providers choose to promote 'thin' GC for practical reasons, they should be aware of its limitations and make efforts to integrate certain elements that assist tourists to think more critically and engage in broader dialogue, without negatively affecting the overall tourism experience. Furthermore, as the experiential learning process was shown to extend beyond the duration of the tour, ethical tourism providers should consider providing tourists with a wider range of opportunities to take actions after the tour that go beyond economic/labour transfer (e.g. participation in social/political movements). Avenues should also be provided for tourists to further reflect and engage in discussions regarding the issues that were brought to their attention during the tour, such as the development of online forums or networks.

The exploratory nature of this study has laid the foundation for future research opportunities. First, the study highlighted the importance of appropriate settings and personal encounters which trigger the experiential learning process via tourism. Future research should explore the range of tourism context/conditions that would be most conducive to tourists' transformative changes in attitudes, beliefs and actions. Second, the tour guides were shown to play a major role in the educational process. Though the tourism literature has started to pay attention to the power of tour guides in directing the host-guest exchange (e.g. Cheong & Miller, 2000; Mowforth & Munt, 2003; Wrelton, 2006), empirical research is still needed to explore more the extent to which tour guides' attitudes and practices affect outcomes of GC education, as well as the challenges they face during the educational process.

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